

PROTHONOTARY
FILED DISTRICT OF NEW JERSEY
Filed and Attested by the
Office of Judicial Records
09 JUN 2021 05:28 pm

LIG

COMMON POLICY DECLARATIONS

Policy Number A. STAMATO
37CPS 046646

RENEWAL OF;
37CPS 046646

LEADING INSURANCE SERVICES, INC.
US MANAGER FOR LEADING INSURANCE GROUP INSURANCE CO., LTD.
400 KELBY STREET, 16TH FL. FORT LEE, NJ 07024

Item 1. Named Insured and Mailing Address

DAVID ON
DBA: MURANO DELI
6600 CASTOR AVE
PHILADELPHIA PA 19149

Agent Name and Address

CHARLIE KIM FINANCIAL, INC.
CHARLIE KIM INSURANCE
6708 RISING SUN AVE
PHILADELPHIA PA 19111

Agent No. 3701110002

Item 2. Policy Period

From: 12-15-2012 To: 12-15-2013

at 12:01 A.M., Standard Time at your mailing address shown above.

Item 3. Business Description: DELI WITH COOKING

Form of Business: INDIVIDUAL

Item 4. In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

This policy consists of the following coverage parts for which a premium is indicated. Where no premium is shown, there is no coverage. This premium may be subject to adjustment.

Coverage Part(s)	Premium
Commercial Property Coverage Part	\$ 1,023.00
Commercial General Liability Coverage Part	\$ 1,875.00
Crime and Fidelity Coverage Part	NOT COVERED
Commercial Inland Marine Coverage Part	NOT COVERED
Commercial Auto (Business or Truckers) Coverage Part	NOT COVERED
Commercial Garage Coverage Part	Certified Copy NOT COVERED
Leading Insurance Services, Inc. 400 Kelby Street 15(h) Floor Fort Lee, NJ 07024	<i>Thomas J. B. Quinn</i> LIG Total Policy Premium \$ 2,898.00

Item 5. Forms and Endorsements

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Schedule of Forms and Endorsements

Countersigned:

Date: October 14, 2012

By:

Finiste

Authorized Representative

THIS COMMON POLICY DECLARATION AND THE SUPPLEMENTAL DECLARATION(S), TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART(S), COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY, CO-DEC (07/01)

Printed Copy

EXHIBIT

D-1

Policy Number
37CPS 046646

**DISCLOSURE NOTICE
TERRORISM RISK INSURANCE ACT OF 2002
REJECTION OF OUR OFFER OF COVERAGE**

Named Insured DAVID ON

Effective Date: 12-15-12
12:01 A.M., Standard Time

Agent Name CHARLIE KIM FINANCIAL, INC.

Agent No. 3701110002

You have rejected our offer of coverage for certified acts of terrorism, as defined in and certified under the Terrorism Risk Insurance Act of 2002. Therefore, this policy does not provide such coverage. This policy contains one or more exclusions that apply to certified acts of terrorism.

If you were not made aware of our offer of coverage for certified acts of terrorism, or believe that this notice was included in this policy in error, please notify your agent or broker immediately.

DN-TERROR-REJECT (11/02)

Included Copy

LIG

Policy Number
37GPS 046646

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured DAVID ON

Effective Date: 12-15-12
12:01 A.M., Standard Time

Agent Name CHARLIE KIM FINANCIAL, INC.

Agent No. 3701110002

COMMON POLICY FORMS AND ENDORSEMENTS

CO-DEC	07-01	COMMON POLICY DECLARATIONS
DN-TERROR-REJECT	11-02	REJECT DISCLOSURE NOTICE-TERROR RISK ACT
FORM-SCHED	01-97	SCHEDULE OF FORMS AND ENDORSEMENTS
IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 66	09-07	FA CHANGES - ACTUAL CASH VALUE
INSTALL-FORM	01-02	INSTALLMENT SCHEDULE
LOC-SCHED	01-97	SCHEDULE OF LOCATIONS
IL 01 20	05-11	PENNSYLVANIA CHANGES - DEFENSE COST
IL 01 72	09-07	PENNSYLVANIA CHANGES
IL 02 46	09-07	PENNSYLVANIA CHANGES-CANC & NONRENLT
IL 04 15	04-98	PROTECTIVE SAFEGUARDS
IL 09 10	07-02	PENNSYLVANIA NOTICE
IL 09 35	07-02	EXCL OF CERTAIN COMPUTER- RELATED LOSSES
IL 09 52	03-08	CAP/LOSSES FROM CERTIFIED ACTS OF TERROR
IL 09 53	01-08	EXCL/CERT ACTS-TERROR, COV/FIRE LOSSES
TRIA_001	05-11	DISCLOSURE NOTICE OF TERRORISM

PROPERTY FORMS AND ENDORSEMENTS

CP 00 10	06-07	BUILDING & PERSONAL PROPERTY COVERAGE
CP 00 30	06-07	BUSINESS INCOME COVERAGE (&/EX EXP)
CP 00 90	07-88	COMMERCIAL PROPERTY CONDITIONS
LG 00 20	04-06	EQUIPMENT BREAKDOWN COVERAGE
PF-DEC	10-00	COMM PROPERTY COV PART SUPP DEC
CP 01 40	07-06	EXCL OF LOSS DUE TO VIRUS OR BACTERIA
CP 10 30	06-07	CAUSES OF LOSS - SPECIAL FORM
CP 10 32	08-08	WATER EXCLUSION ENDORSEMENT
CP 12 11	10-00	BURGLARY & ROBBERY PROTECTIVE SYSTEMS
LGP 018	02-10	COMMERCIAL PROPERTY ENHANCEMENT

GENERAL LIABILITY FORMS AND ENDORSEMENTS

CG 00 01	12-07	COMMERCIAL GENERAL LIABILITY COV FORM
CG 00 33	12-07	LIQUOR LIABILITY COV FORM (OCCURRENCE)
CG 00 68	05-09	RECDG AND DISTRB OF MATRL OR INFO EXCL
GL-DEC	12-01	COMM GENERAL LIABILITY COVERAGE SUPP DEC
GL-SCHED	01-97	COMM GENERAL LIABILITY COVERAGE SCHEDULE
LIQ-DEC	08-01	LIQUOR LIABILITY COVERAGE PART DEC
LGP 015	03-08	EXCLUSION - ASBESTOS LIABILITY
CG 21 39	10-93	CONTRACTUAL LIABILITY LIMITATION
CG 21 44	07-98	LIMIT OF COV TO DESIGNATED PREM OR PROJ
CG 21 49	09-99	TOTAL POLLUTION EXCL ENDT
CG 21 70	01-08	CAP LOSSES FROM CERTIF ACTS OF TERRORISM
CG 21 73	01-08	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 24 07	01-96	PROD/COMPLETED OPERATIONS HAZARD REDEFIN
LGP 017	07-09	ASSAULT AND BATTERY EXCLUSION

COMMERCIAL GENERAL LIABILITY
CG 00 33 12 07

LIQUOR LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II - Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION I - LIQUOR LIABILITY COVERAGE

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "injury" to which this insurance applies if liability for such "injury" is imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "injury" to which this insurance does not apply. We may, at our discretion, investigate any "injury" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments.

b. This insurance applies to "injury" only if:

- (1) The "injury" occurs during the policy period in the "coverage territory"; and

(2) Prior to the policy period, no insured listed under Paragraph 1. of Section II - Who Is An Insured and no "employee" authorized by you to give or receive notice of an "injury" or claim, knew that the "injury" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "injury" occurred, then any continuation, change or resumption of such "injury" during or after the policy period will be deemed to have been known prior to the policy period.

c. "Injury" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II - Who Is An Insured or any "employee" authorized by you to give or receive notice of an "injury" or claim. Includes any continuation, change or resumption of that "injury" after the end of the policy period.

d. "Injury" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II - Who Is An Insured or any "employee" authorized by you to give or receive notice of an "injury" or claim;

- (1) Reports all, or any part, of the "injury" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "injury"; or
- (3) Becomes aware by any other means that "injury" has occurred or has begun to occur;

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Injury" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

a. Employer's Liability

"Bodily Injury" to:

- (1) An "employee" of the Insured arising out of and in the course of:
 - (a) Employment by the Insured; or
 - (b) Performing duties related to the conduct of the Insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies whether the Insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the "injury".

d. Liquor License Not In Effect

"Injury" arising out of any alcoholic beverage sold, served or furnished while any required license is not in effect.

e. Your Product

"Injury" arising out of "your product". This exclusion does not apply to "injury" for which the Insured or the Insured's indemnities may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

f. Other Insurance

Any "injury" with respect to which other insurance is afforded, or would be afforded but for the exhaustion of the limits of insurance.

This exclusion does not apply if the other insurance responds to liability for "injury" imposed on the insured by reason of the selling, serving or furnishing of any alcoholic beverage.

g. War

"Injury", however caused, arising directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

SUPPLEMENTARY PAYMENTS

We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

1. All expenses we incur.
2. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
3. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
4. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
5. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
6. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.
7. Expenses incurred by the insured for first aid administered to others at the time of an event to which this insurance applies.

These payments will not reduce the limits of insurance.

SECTION II -- WHO IS AN INSURED

1. If you are designated in the declarations as:
 - a. An individual, you and your spouse are insureds.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.

- d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
- 2. Each of the following is also an insured:
 - a. Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:
 - (1) "Injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-employee" while that co-employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-employee" as a consequence of Paragraph (a) above; or
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (a) or (b) above.
 - (2) "Property damage" to property:
 - (a) Owned or occupied by, or
 - (b) Rented or leased to that "employee", any of your other "employees", by any of your partners or members (if you are a partnership or joint venture), or by any of your members (if you are a limited liability company).
 - b. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed,
 - c. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
- 3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier; and
 - b. Coverage does not apply to "injury" that occurred before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
2. The Aggregate Limit is the most we will pay for all "injury" as the result of the selling, serving or furnishing of alcoholic beverages.
3. Subject to the Aggregate Limit, the Each Common Cause Limit is the most we will pay for all "injury" sustained by one or more persons or organizations as the result of the selling, serving or furnishing of any alcoholic beverage to any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - LIQUOR LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Injury, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an "injury" which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "injury" took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any "injury".
- b. If a claim or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "injury" to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary. Our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in b. below.

b. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first named insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first named insured.

c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each Insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the Insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The Insured must do nothing after loss to impair them. At our request, the Insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

1. "Bodily Injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

2. "Coverage territory" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the "injury" occurs in the course of travel or transportation between any places included in Paragraph a. above; or

c. All other parts of the world if the "injury" arises out of:

- (1) Goods or products made or sold by you in the territory described in Paragraph a. above; or
- (2) The activities of a person whose home is in the territory described in Paragraph a. above, but is away for a short time on your business

provided the Insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.

3. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".

4. "Executive Officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

5. "Injury" means damages because of "bodily injury" and "property damage", including damages for care, loss of services or loss of support.

6. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".

7. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the occurrence that caused it.

8. "Suit" means a civil proceeding in which damages because of "injury" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

9. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

10. "Your product":

a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.

LIG		Policy Number 37CPS 046646
COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS		
Named Insured	DAVID ON	
Agent Name	CHARLIE KIM FINANCIAL, INC.	
Effective Date: 12-15-2012 12:01 A.M., Standard Time		
Agent No. 3701110002		
Item 1. Business Description: DELI WITH COOKING		
Item 2. Limits of Insurance		
Coverage	Limit of Liability	
Aggregate Limits of Liability	\$ 2,000,000	Products/Completed Operations Aggregate
	\$ 2,000,000	General Aggregate (other than Products/Completed Operations)
Coverage A - Bodily Injury and Property Damage Liability	\$ 1,000,000	any one occurrence subject to the Products/Completed Operations and General Aggregate Limits of Liability
	\$ 100,000	any one premises subject to the Coverage A occurrence and the General Aggregate Limits of Liability
Coverage B - Personal and Advertising Injury Liability	\$ 1,000,000	any one person or organization subject to the General Aggregate Limits of Liability
Coverage C - Medical Payments	\$ 5,000	any one person subject to the Coverage A occurrence and the General Aggregate Limits of Liability
Item 3. Retroactive Date		
This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" which occurs before the retroactive date, if any, shown here: (Enter Date or "None" if no retroactive date applies)		
Item 4. Form of Business and Location of Premises		
Forms of Business: INDIVIDUAL Location of All Premises You Own, Rent or Occupy: See Schedule of Locations		
Item 5. Forms and Endorsements		
Form(s) and Endorsement(s) made a part of this policy at time of issue: See Schedule of Forms and Endorsements		
Item 6. Premiums		
Coverage Part Premium:	\$ 1,875.00	
Other Premium:	\$ 1,875.00	
Total Premium:	\$ 1,875.00	

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.
GL-DEC (12/01)

LIG		Policy Number 37CPS 046646	
COMMERCIAL GENERAL LIABILITY COVERAGE SCHEDULE			
Named Insured	DAVID ON		
Agent Name	CHARLIE KIM FINANCIAL, INC.		
		Effective Date:	12-15-12 12:01 A.M., Standard Time
		Agent No.	3701110002
Item 5. Location of Premises			
Location of All Premises You Own, Rent or Occupy: See Schedule of Locations			
Code No.	Premium Basis	Premises/Operations	
44444		Rate	Premium
Location	ALL	Exposure	
Classification: ASSAULT AND BATTERY EXCLUSION			\$ -10.00
			Products/Completed Operations
		Rate	Premium
Code No.	Premium Basis	Premises/Operations	
16910	Gross Sales	Rate	Premium
Location	001/001	Exposure \$250,000	
Classification: RESTAURANTS - WITH SALE OF ALCOHOLIC BEVERAGES THAT ARE LESS THAN 30% OF THE ANNUAL RECEIPTS OF THE RESTAURANTS - WITH TABLE SERVICE		6.111	\$ 1,528.00
			Products/Completed Operations
		Rate	Premium
		.163	\$ 107.00 MP
Code No.	Premium Basis	Premises/Operations	
58161A	Gross Sales	Rate	Premium
Location	001/001	Exposure \$50,000	
Classification: RESTAURANTS, TAVERNS, HOTELS, MOTELS, INCLUDING PACKAGE SALES		1.769	\$ 250.00 MP
			Products/Completed Operations
		Rate	Premium
Code No.	Premium Basis	Premises/Operations	
		Rate	Premium
Location		Exposure	
Classification:			
			Products/Completed Operations
		Rate	Premium

GL-SCHED (01/97)

Insured Copy

LIG		Policy Number 37CPS 046646	
LIQUOR LIABILITY COVERAGE PART DECLARATIONS			
Named Insured	DAVID ON	Effective Date: 12-15-12 12:01 A.M., Standard Time	
Agent Name	CHARLIE KIM FINANCIAL, INC.	Agent No. 3701110002	
Item 1. Limits of Insurance			
Aggregate Limit	\$ 1,000,000		
Each Common Cause Limit/Loss Of Means Of Support Or Loss Of Society Limit	\$ 1,000,000		
Item 2. Retroactive Date (CG 00 34 only) Section I of this Insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" which occurs before the Retroactive Date, if any, shown here: (Enter Date or "None" if no Retroactive Date applies)			
Item 3. Business Description and Location Premises			
Form of Business	INDIVIDUAL		
Business Description:	DELT WITH COOKING		
Location of All Premises You Own, Rent or Occupy: See Schedule of Locations			
Item 4. Premium			
Code No.	Premium Basis	Premises/Operations	
Location	Exposure	Rate	Premium
Classification: See Commercial General Liability Coverage Schedule		Products/Completed Operations	
		Rate	Premium
Item 5. Schedule of Forms and Endorsements Form(s) and Endorsement(s) made a part of this Policy at time of issue: See Schedule of Forms and Endorsements			

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

LIQ-DEC (08/01)

Insured Copy

DRAFT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASSAULT & BATTERY EXCLUSION

This endorsement modifies insurance provided under the following policy forms:

**Businessowners Liability Coverage Form
Commercial General Liability Coverage Form
Commercial Umbrella Liability Policy**

This insurance does not apply to:

- A. Any "bodily injury," "property damage," or "personal and advertising injury" arising out of, or in any way related to, or in connection with any of the following:
 - 1. Assault;
 - 2. Battery;
 - 3. Allegations of harmful or offensive contact with another party, without their consent; or
 - 4. Threats by words or deeds that puts another party in immediate danger of or in apprehension of harmful or offensive contact,
- B. This exclusion applies regardless of whether:
 - 1. the insured's alleged liability is direct or vicarious;
 - 2. the conduct (or lack thereof) alleged was at the instruction or direction of an insured;
 - 3. the liability arises out of the alleged failure of an insured, its officers, employees, agents, or servants, in the hiring, supervision, training, retention or control of any person, whether or not an officer, agent or servant of the insured;
 - 4. the liability arises out of the investigation (or failure to investigate) of such conduct, reporting (or failure to report) such conduct, or protection (or failure to protect) any person;
 - 5. the liability arises out of the failure of an insured, or its officers, employees, agents or servants, to attempt to bar or halt such conduct or the failure to provide adequate security, supervision, crowd control, screening or employ adequate devices intended to prevent such conduct;
 - 6. the actions are alleged to be intentional, negligent, reckless, wanton, malicious, accidental or unintentional.
- C. This exclusion applies as well to any claim, suit, actions, or proceedings brought by or on behalf of any person, firm, or organization seeking to recover based upon derivative or contingent liability including but not limited to:
 - 1. emotional distress;
 - 2. loss of society, services, income or consortium;
 - 3. reimbursement of expenses (including medical expenses, hospital expenses, or wages) paid or incurred by such parties; or
 - 4. any obligation to contribute to or indemnify any person, firm or organization for damages arising out of the "bodily injury," "property damage," or "personal and advertising injury" addressed in Sections A. and B of this endorsement.